



# Foreign Affairs Manual

## 3 FAM – Personnel

**Change Transmittal:** PER-663

**Date:** January 11, 2012

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### **3 FAM 3610 FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM, LONG-TERM CARE INSURANCE, AND FLEXIBLE SPENDING ACCOUNTS**

#### **Changes**

1. This Change Transmittal issues major revisions throughout the subchapter. More than 50 percent of the text has been changed. Major changes include:
  - **3 FAM 3610, Federal Employees Health Benefits Program, Long-Term Care Insurance, and Flexible Spending Accounts:** The subchapter has been expanded to include long-term care insurance and flexible spending accounts;
  - **3 FAM 3614, General:** The Federal Employees Health Benefits Program (FEHB) now includes high-deductible and consumer-driven health plans with a health savings account or health reimbursement arrangement;
  - **3 FAM 3614.2, Fee-for-Service Plans:** Employees may review brochures on the U.S. Office of Personnel Management [OPM Website](#);
  - **3 FAM 3614.4, High-Deductible and Consumer-Driven Health Plans with a Health Savings Account or Health Reimbursement Arrangement;** This is an entirely new section describing new options available to employees; and
  - **3 FAM 3619, Flexible Spending Accounts for Federal Employees (FSA/FEDS):** This program now also offers a limited-expense health care flexible spending account. A health care flexible spending

account (HCFSA) pays for uncovered or unreimbursed portions of qualified medical costs. Eligible expenses may be paid with pre-tax dollars.

2. If this issuance changed less than half the words, we formatted the changed text in *dark magenta italic*. If this issuance is brand new or a revision where more than half the words have changed, we did not use *dark magenta italic*. The CT line in each section shows when that section last changed.
3. Officers are reminded that Department-issued materials not codified in the Foreign Affairs Manual or its supplemental Foreign Affairs Handbook series generally have no regulatory validity (see 2 FAM 1115.2).
4. The office responsible for the material in this subchapter is the Bureau of Human Resources Office of Employee Relations Work Life Division (HR/ER/WLD). Please direct questions concerning content, substance, and interpretation to this office. Administrative questions on the Foreign Affairs Manual or Handbooks can be directed to A/GIS/DIR, Office of Directives Management.

## Filing Instructions for Paper Copies

1. Remove and discard old subchapter 3 FAM 3610 (CT:PER-577; 10-17-2005) and insert revised subchapter 3 FAM 3610 (CT:PER-663; 01-11-2012).
2. After inserting the material in the binder, insert this Change Transmittal immediately following the CT Checklist, then fill in the entry line for CT:PER-663, and initial.

## Distribution Notice

1. The Foreign Affairs Manual and Handbooks (unclassified) official version can be found on the State Department's Intranet site.
2. All posts and offices keeping paper versions of the Foreign Affairs Manual are responsible for maintaining the FAM on a current basis (see 2 FAM 1116.5).
3. Use **KFAM** and **AINF** TAGS on **all** communications on FAM/FAH issues.